

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GREGORY M. CHAKLOS
KIM L. CHAKLOS
Debtor(s)

Case No. 15-22705CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/28/2015.
- 2) The plan was confirmed on 11/16/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/12/2016, 08/30/2017, 10/11/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/07/2020.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,642.00.
- 10) Amount of unsecured claims discharged without payment: \$75,008.23.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$200,278.87
Less amount refunded to debtor \$2,768.50

NET RECEIPTS: \$197,510.37

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$13,129.57
Court Costs \$310.00
Trustee Expenses & Compensation \$8,791.98
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$22,231.55

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AEP OHIO	Unsecured	113.00	NA	NA	0.00	0.00
AFC FIRST FINANCIAL CORP	Unsecured	4,251.00	4,328.10	4,328.10	1,375.02	0.00
ALLEGENT COMMUNITY FCU	Unsecured	NA	5,676.61	5,676.61	1,856.21	0.00
ALLEGENT COMMUNITY FCU	Secured	3,629.23	3,655.73	0.00	0.00	0.00
ARMY & AIR FORCE EXCHANGE SVC	Unsecured	6,933.00	6,932.83	6,932.83	2,266.99	0.00
CAPITAL ONE NA**	Unsecured	553.00	3,081.65	3,081.65	1,007.68	0.00
CENLAR FSB**	Secured	NA	0.00	0.00	0.00	0.00
CLAIRE S VATZ MA CCC INC	Unsecured	419.84	NA	NA	0.00	0.00
CLEARVIEW FCU**	Secured	17,465.00	17,478.68	17,478.68	17,478.68	1,819.21
CLEARVIEW FCU**	Secured	10,881.00	10,889.44	10,889.44	10,889.44	1,133.41
CLEARVIEW FCU**	Secured	11,601.00	11,610.48	0.00	0.00	0.00
CLEARVIEW FCU**	Secured	5,134.00	5,218.28	5,218.28	5,218.28	543.21
COLUMBIA GAS OF OHIO INC	Unsecured	91.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,473.26	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,285.53	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,711.58	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,838.00	1,851.77	1,851.77	605.52	0.00
HOME POINT FINANCIAL CORP(*)	Secured	0.00	122.86	122.86	122.86	0.00
HOME POINT FINANCIAL CORP(*)	Secured	277,161.00	277,645.43	0.00	103,375.83	0.00
HOME POINT FINANCIAL CORP(*)	Priority	0.00	1,664.43	1,664.43	1,664.43	0.00
MIDLAND FUNDING LLC	Unsecured	2,965.00	2,965.32	2,965.32	969.64	0.00
MIDLAND FUNDING LLC	Unsecured	4,050.00	4,775.87	4,775.87	1,561.68	0.00
MIDLAND FUNDING LLC	Unsecured	1,760.00	1,760.20	1,760.20	575.58	0.00
MIDNIGHT VELVET	Unsecured	NA	1,638.26	1,638.26	535.70	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	3,719.00	3,806.37	3,806.37	1,244.65	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	25,319.00	25,605.44	25,605.44	8,372.79	0.00
PNC BANK NA	Unsecured	2,500.00	2,473.47	2,473.47	808.80	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	0.00	40.24	40.24	0.00
SEVENTH AVENUE	Unsecured	NA	1,417.48	1,417.48	463.51	0.00
TIME WARNER CABLE	Unsecured	65.00	NA	NA	0.00	0.00
TRI BORO FEDERAL CREDIT UNION*	Unsecured	4,618.00	4,634.81	4,634.81	1,515.55	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
USAA FSB	Unsecured	7,922.00	8,012.40	8,012.40	2,619.99	0.00
USAA FSB	Unsecured	22,061.00	22,061.41	22,061.41	7,213.92	0.00
VALUE CITY/WORLD FNCL NETWORK	Unsecured	1,820.26	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$103,375.83	\$0.00
Mortgage Arrearage	\$122.86	\$122.86	\$0.00
Debt Secured by Vehicle	\$33,586.40	\$33,586.40	\$3,495.83
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$33,709.26	\$137,085.09	\$3,495.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,704.67	\$1,704.67	\$0.00
TOTAL PRIORITY:	\$1,704.67	\$1,704.67	\$0.00
GENERAL UNSECURED PAYMENTS:	\$101,021.99	\$32,993.23	\$0.00

Disbursements:	
Expenses of Administration	<u>\$22,231.55</u>
Disbursements to Creditors	<u>\$175,278.82</u>
TOTAL DISBURSEMENTS :	<u>\$197,510.37</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/08/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.